

Abstract of the Disclosure

The present invention relates to real-time, automated marketing programs implementing one or more program rules matrix modules that calculate benefits to customers based on one or more customer identifier(s), one or more merchant identifier(s) and one or more customer behavior(s). In one embodiment, program rules matrix modules implement Points Multiplier Program(s) that award benefits in an accelerated fashion, based upon one or more qualifying customer identifier(s), merchant identifier(s), and customer behavior(s). Marketing programs are implemented using a host controller that communicates with a plurality of remote transaction systems to provide real-time, individualized, automated awards and sophisticated multi-variable analysis of transaction data. Another aspect of the present invention relates to systems and methods implementing a plurality of marketing programs, offered by a plurality of merchants or merchant groups, upon presentation of a qualifying identifier, such as a (single) transaction card. Yet another aspect of the present invention provides methods and systems enabling a "single-swipe" transaction, wherein data is selectively packeted and transmitted to one or more institutions following a single electronic reading of a transaction card.